AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application.

Please amend claims 1 – 11, and 13 – 15, inclusive, and add new claims 17 – 42, as follows:

1 (Currently Amended). A method of integrating and modeling ~~process of integrating~~ information stored in a plurality of ~~at least two~~ disparate databases, the method comprising: ~~the stored information including consumer transactional information, the process comprising the steps of:~~

identifying at least one qualitative variable for ~~which is common to~~ each database of the plurality of disparate databases;

transforming the at least one qualitative variable into one or more quantitative variables, wherein the one or more quantitative variables are common to each database of the plurality of disparate databases;

converting a portion of the ~~, into converted information, the consumer transactional~~ information stored in each database of the plurality of disparate databases according to ~~databases in terms of~~ the one or more quantitative variables to form corresponding converted information;

linking the plurality of disparate databases based upon data of the corresponding converted information to form an integrated database; and

creating a behavioral model from the integrated database using data from each database of the plurality of disparate databases.

~~and~~

~~forming an integrated database for predicting consumer behavior by combining, from the disparate databases, the converted information.~~

2 (Currently Amended). The method ~~process~~ of claim 1, further comprising: ~~the steps of:~~

selecting at least one discriminating subset of the one or more quantitative variables ~~at least one quantitative variable~~ to create one or more statistical drivers; and

evaluating a plurality of individuals represented in the plurality of disparate databases using the one or more statistical drivers. ~~creating clusters by assigning each consumer in the integrated database to at least one of the subsets~~.

3 (Currently Amended). The method ~~process~~ of claim 2, further comprising: ~~the steps of:~~

creating the behavioral model by performing a cluster analysis of the plurality of individuals using data from each database of the plurality of disparate databases to form a plurality of clusters;

converting one or more clusters of the plurality of clusters ~~at least one discriminating subset~~ into at least one supercluster; and

assigning the plurality of individuals to a corresponding cluster or supercluster using data from each database of the plurality of disparate databases. ~~each subset and the consumers identified therein to one of the at least super clusters.~~

4 (Currently Amended). The method ~~process~~ of claim 3, wherein the at least one qualitative variable is a merchant and the one or more quantitative variable comprises one or more of the following:

mean number of transactions per person for the merchant,

mean amount per transaction for the merchant,

mean household income of shoppers shopping at the merchant, and

mean proportion of the shoppers for a particular area of the merchant.

5 (Currently Amended). The method ~~process~~ of claim 4, further comprising: ~~the step of:~~

prior to forming the integrated database, weighting data of the plurality of ~~the one or more~~ disparate databases to adjust for ~~the~~ differences in size and in time encompassed.

6 (Currently Amended). The method ~~process~~ of claim 4, wherein the selecting step further comprises:

identifying one or more industries which have discriminating consumers ~~discriminate shoppers~~ and grouping selected merchants into the at least one discriminating subset.

7 (Currently Amended). The method ~~process~~ of claim 1, wherein the ~~consumer transactional~~ information stored in the plurality of disparate databases further comprises consumer transactional information and has instances of purchasing behavior by consumers. ~~for predicting the consumer behavior.~~

8 (Currently Amended). The method of claim 7, ~~process of claim 1,~~ wherein at least one of the disparate databases includes joint account information for at least two consumers, and wherein the method further comprises: ~~further comprising the step of:~~

determining a consumer of the at least two consumers who generated at least a portion of the consumer transactional information.

9 (Currently Amended). A system for integrating and modeling information stored in at a plurality of ~~least two~~ disparate databases, ~~the stored information including consumer transactional information,~~ the system comprising:

an integrating arrangement which:

identifies at least one qualitative variable for ~~that is common to~~ each database of the plurality of disparate databases,

transforms the at least one qualitative variable into one or more quantitative variables which are common to each database of the plurality of disparate databases,

converts a portion of the~~, into converted information, the consumer transactional~~ information stored in each database of the plurality of disparate databases according to ~~in terms of~~ the one or more quantitative variables to form corresponding converted information,

links the plurality of disparate databases based upon data of the corresponding converted information to form an integrated database; and

creates a behavioral model from the integrated database using data from each database of the plurality of disparate databases. ~~and~~

~~forms an integrated database for predicting consumer behavior by combining, from the disparate databases, the converted information.~~

10 (Currently Amended). The system of claim 9, wherein the integrating arrangement selects at least one discriminating subset of the one or more quantitative variables ~~at least one quantitative variable~~ to create one or more statistical drivers, and evaluates a plurality of individuals represented in the plurality of disparate databases using the one or more statistical drivers. ~~creates clusters by assigning each consumer in the integrated database to at least one of the subsets.~~

11 (Currently Amended). The system of claim 10, wherein the integrating arrangement creates the behavioral model by performing a cluster analysis of the plurality of individuals using data from each database of the plurality of disparate databases to form a plurality of clusters, converts one or more clusters of the plurality of clusters ~~at least one discriminating subset~~ into at least one supercluster, and assigns the plurality of individuals to a corresponding cluster or supercluster using data from each database of the plurality of disparate databases. ~~each subset and the consumers identified therein to one of the at least one super clusters.~~

12 (Previously Presented). The system of claim 11, wherein the at least one qualitative variable is a merchant and the one or more quantitative variable comprises one or more of the following:

mean number of transactions per person for the merchant,
mean amount per transaction for the merchant,
mean household income of shoppers shopping at the merchant, and
mean proportion of the shoppers for a particular area of the merchant.

13 (Currently Amended). The system of claim 12, wherein the integrating arrangement ~~weighs the one or more~~ weights data of the plurality of disparate databases to adjust for ~~the~~ differences in size and in time encompassed prior to the formation of the integrated database.

14 (Currently Amended). The system of claim 12, wherein the integrating arrangement selects the at least one discriminating subset by identifying one or more industries which have discriminating consumers ~~discriminate shoppers~~ and grouping selected merchants into the at least one discriminate subset.

15 (Currently Amended). The system of claim 9, wherein the ~~consumer transactional~~ information stored in the plurality of disparate databases further comprises consumer transactional information and has instances of purchasing behavior by consumers. ~~for predicting the consumer behavior.~~

16 (Previously Presented). The system of claim 9, wherein at least one of said disparate databases includes joint account information for at least two consumers, and wherein the integrating database determines a consumer of the at least two consumers who generated at least a portion of the consumer transactional information.

17 (New). A method for creating a behavioral model from information stored in a plurality of disparate databases, the method comprising:

determining a plurality of variables from each database, and converting the plurality of variables to form a plurality of statistical drivers, the plurality of statistical drivers common to each database of the plurality of disparate databases;

linking the information stored in the plurality of disparate databases based upon corresponding data of the plurality of statistical drivers;

performing a first cluster analysis using the information stored in each database of the plurality of disparate databases to create a plurality of simultaneous cluster solutions across all databases of the plurality of disparate databases; and

validating at least one simultaneous cluster solution of the plurality of simultaneous cluster solutions as a discriminatory behavioral model.

18 (New). The method of claim 17, further comprising:

converting the information stored in the plurality of disparate databases according to the plurality of statistical drivers to create the corresponding data of the plurality of statistical drivers.

19 (New). The method of claim 19, wherein each variable of the plurality of variables is not common to each database of the plurality of disparate databases.

20 (New). The method of claim 17, wherein the determination of the plurality of variables further comprises:

selecting at least one qualitative variable from each database of the plurality of disparate databases; and

transforming the at least one qualitative variable from each database to a plurality of quantitative variables, the plurality of quantitative variables common to each database of the plurality of disparate databases.

21 (New). The method of claim 20, further comprising:

performing a principal components analysis on the plurality of quantitative variables using the information stored in each database of the plurality of disparate databases to create the plurality of statistical drivers.

22 (New). The method of claim 21, further comprising:

standardizing the plurality of quantitative variables;

transforming the standardized plurality of quantitative variables to be substantially orthogonal; and

differentially weighting the orthogonal, standardized plurality of quantitative variables to form the plurality of statistical drivers.

23 (New). The method of claim 17, further comprising:

evaluating corresponding discrimination power of the plurality of statistical drivers using a second cluster analysis.

24 (New). The method of claim 17, wherein at least one database of the plurality of disparate databases stores behavioral and attitudinal information and wherein at least one database of the plurality of disparate databases stores consumer transactional information.

25 (New). The method of claim 17, wherein at least one database of the plurality of disparate databases stores behavioral and attitudinal information and wherein at least one database of the plurality of disparate databases stores media consumption information.

26 (New). The method of claim 17, further comprising:

describing each cluster of a plurality of clusters of the validated simultaneous cluster solution using information stored in at least one database of the plurality of disparate databases.

27 (New). The method of claim 17, further comprising:

creating a plurality of superclusters from the validated simultaneous cluster solution.

28 (New). The method of claim 17, wherein the validation step further comprises:

determining whether the at least one simultaneous cluster solution provides corresponding discrimination on a plurality of other variables which are not statistical drivers in the plurality of disparate databases.

29 (New). The method of claim 17, wherein the validation step further comprises:

determining whether the at least one simultaneous cluster solution provides corresponding discrimination separately within each database of the plurality of disparate databases.

30 (New). A system for creating a behavioral model from information stored in a plurality of disparate databases, the system comprising:

a storage device storing data from one or more of the plurality of disparate databases; and

a processing device coupled to the storage device, the processing device adapted to determine a plurality of variables from each database and convert the plurality of variables to form a plurality of statistical drivers, the plurality of statistical drivers common to each database of the plurality of disparate databases; to link the information stored in the plurality of disparate databases based upon corresponding data of the plurality of statistical drivers; to perform a first cluster analysis using the information stored in each database of the plurality of disparate databases to create a plurality of simultaneous cluster solutions across all databases of the plurality of disparate databases; and to validate at least one simultaneous cluster solution of the plurality of simultaneous cluster solutions as a discriminatory behavioral model.

31 (New). The system of claim 30, wherein the processing device is further adapted to convert the information stored in the plurality of disparate databases according to the plurality of statistical drivers to create the corresponding data of the plurality of statistical drivers.

32 (New). The system of claim 30, wherein each variable of the plurality of variables is not common to each database of the plurality of disparate databases.

33 (New). The system of claim 30, wherein the processing device is further adapted to determine the plurality of variables by selecting at least one qualitative variable from each database of the plurality of disparate databases; and transforming the at least one qualitative variable from each database to a plurality of quantitative variables, the plurality of quantitative variables common to each database of the plurality of disparate databases.

34 (New). The system of claim 30, wherein the processing device is further adapted to perform a principal components analysis on the plurality of quantitative variables using the information stored in each database of the plurality of disparate databases to create the plurality of statistical drivers.

35 (New). The system of claim 33, wherein the processing device is further adapted to standardize the plurality of quantitative variables; to transform the standardized plurality of quantitative variables to be substantially orthogonal; and to differentially weight the orthogonal, standardized plurality of quantitative variables to form the plurality of statistical drivers.

36 (New). The system of claim 34, wherein the processing device is further adapted to evaluate corresponding discrimination power of the plurality of statistical drivers using a second cluster analysis.

37 (New). The system of claim 30, wherein at least one database of the plurality of disparate databases stores behavioral and attitudinal information and wherein at least one database of the plurality of disparate databases stores consumer transactional information.

38 (New). The system of claim 30, wherein at least one database of the plurality of disparate databases stores behavioral and attitudinal information and wherein at least one database of the plurality of disparate databases stores media consumption information.

39 (New). The system of claim 30, wherein the processing device is further adapted to describe each cluster of a plurality of clusters of the validated simultaneous cluster solution using information stored in at least one database of the plurality of disparate databases.

40 (New). The system of claim 30, wherein the processing device is further adapted to create a plurality of superclusters from the validated simultaneous cluster solution.

41 (New). The system of claim 30, wherein the processing device is further adapted to determine whether the at least one simultaneous cluster solution provides corresponding discrimination on a plurality of other variables which are not statistical drivers in the plurality of disparate databases.

42 (New). The system of claim 30, wherein the processing device is further adapted to determine whether the at least one simultaneous cluster solution provides corresponding discrimination separately within each database of the plurality of disparate databases.